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**DEFENDANT'S EXHIBIT** CJ 1712 S1 23 Cr. 251 (AKH)

## Charlie Javice Guides Students Through **COVID Relief**

NOV 29, 2020 • POSTED BY: ELIAS ROSS TRUPIN • CHARLIE JAVICE, FAFSA, SDG4, USA



Hi humans, I'm back with another interview with a bright young leader in education. Meet Charlie Javice, she's the founder of Frank. the college financial aid startup that has gotten lots of press for helping students save money with FAFSA®. Check out our conversation!

SPIFFY: Hi Charlie, thank you for meeting with me today. Tell me, what challenges are you addressing?

Charlie: Of course Spiffy, I'm just glad to talk to someone in person. Our goal is to connect students with what they need to make smart financial choices when it comes to their college education. Whether it's the simplified FAFSA® (which can be done in under 5 minutes), matching with affordable programs, or getting educated on financial aid options, we want to make college

SPIFFY: What motivated you to start this? Was it personal experience?

Charlie: Absolutely, as a college student myself, I noticed there was a huge issue with the FAFSA® application, mainly that it was overly complicated, which deterred a lot of students from getting the aid they needed to complete their higher education. My goal was to create a simple yet educational process that would encourage students to file their FAFSA® and discover new ways to help pay for their education. I hated the idea that the FAFSA® itself was a roadblock for many students, and we're trying to help them overcome that at Frank.

SPIFFY: Could you explain how removing roadblocks in the FAFSA® application helps make the world a more equitable place?

Charlie: Since launching Frank, we've helped over 400,000 students find between \$25k-30k in aid. Our goal is to give students access to grants, scholarships, loan information, and more -- so that they can achieve their goal of higher education without going into debt. Considering the current student debt crisis in the U.S., education around financial aid and assistance navigating the complicated FAFSA® process are essential to getting students the funding they need.

SPIFFY: Ohh my! That's a gamechanger, have you hit any milestones in these turbulent times?

Charlie: We recently partnered with Chegg to launch an Emergency Grant application for students impacted by COVID-19. Within hours of launching the application, we received over 10,000 responses from students who had no idea there was relief in the form of college grants. To date, we've helped over 60k students apply for grant money ranging from \$500 to \$5000 from their schools to help with all those unexpected expenses that popped up due to campus closures.

SPIFFY: You've saved a lot of people overcome potential financial obstacles, but how have YOU overcome failure yourself?

Charlie: Being in the start-up world failure feels like an everyday occurrence. From getting a no from an investor you've spent a lot of time with to watching an idea you believe in fall apart, I've learned that you just have to keep going. Always.

You might need to pivot your ideas and try to go a different direction, but failure is really just a chance to reroute and discover something bigger and better.

SPIFFY: What's something unexpected you've learned from someone recently?

Charlie: That's a great question, I recently learned from my co-workers that the best way to end a Monday morning stand-up call is to put on a ridiculous song that makes everyone laugh. I'm certain this could apply to any kind of zoom meeting, class, or event.

SPIFFY: Goofy songs are my favorite! Music and humor are the best parts of life:)

Charlie Javice is the founder and CEO of Frank, the leading platform connecting students to financial aid at US colleges. In less than two years, the company has helped over 400,000 students find \$12 billion in aid for college. At 19, Charlie was the youngest person to be named one of Fast Company's "Most Creative People." In 2019, she topped the Forbes 30 under 30 list in the Big Money and Finance category. (Charlie was nominated by Gaingels)











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